

2021 Semi-Monthly Premiums for Active Employees

Medical								
PPO	Employee Only		Employee + Children		Employee + Spouse/Domestic Partner		Employee + Family	
	Employee	LANL	Employee	LANL	Employee	LANL	Employee	LANL
Salary range less than or = \$40,000	\$63.00	\$303.50	\$112.50	\$548.00	\$130.50	\$640.50	\$180.50	\$880.50
\$40,001 to \$80,000	\$68.00	\$298.50	\$123.50	\$537.00	\$143.00	\$628.00	\$198.00	\$863.00
\$80,001 to \$120,000	\$74.00	\$292.50	\$133.00	\$527.50	\$155.00	\$616.00	\$213.00	\$848.00
More than \$120,000	\$91.00	\$275.50	\$162.50	\$498.00	\$189.50	\$581.50	\$261.50	\$799.50

HDHP	Employee Only		Employee + Children		Employee + Spouse/Domestic Partner		Employee + Family	
	Employee	LANL	Employee	LANL	Employee	LANL	Employee	LANL
Salary range less than or = \$40,000	\$44.50	\$303.50	\$81.00	\$545.50	\$94.50	\$637.00	\$129.50	\$877.00
\$40,001 to \$80,000	\$50.00	\$298.00	\$88.00	\$538.50	\$103.50	\$628.00	\$141.50	\$865.00
\$80,001 to \$120,000	\$53.50	\$294.50	\$95.00	\$531.50	\$111.50	\$620.00	\$153.50	\$853.00
More than \$120,000	\$65.00	\$283.00	\$116.00	\$510.50	\$136.50	\$595.00	\$187.50	\$819.00

Dental and Vision								
Plan	Employee Only		Employee + Children		Employee + Spouse/Domestic Partner		Employee + Family	
	Employee	LANL	Employee	LANL	Employee	LANL	Employee	LANL
Delta Dental	\$4.10	\$15.43	\$8.35	\$31.42	\$7.66	\$28.80	\$13.67	\$51.42
Davis Vision	\$0.54	\$2.01	\$1.13	\$4.22	\$1.07	\$4.03	\$1.57	\$5.88

Legal				
Plan	Employee Only	Employee + Children	Employee + Spouse/Domestic Partner	Employee + Family
ARAG Legal	\$5.55	\$7.62	\$7.62	\$8.32

Accidental Death & Dismemberment			
Coverage	Employee Only	Employee + 1	Employee + 2 or More
\$50,000	\$0.35	\$0.44	\$0.57
\$100,000	\$0.70	\$0.87	\$1.13
\$200,000	\$1.39	\$1.74	\$2.26
\$300,000	\$2.09	\$2.61	\$3.39
\$400,000	\$2.78	\$3.48	\$4.52
\$500,000	\$3.48	\$4.35	\$5.65

Employee Supplemental Life	
Age Band	Rate per \$1,000 per Pay Period
<25	\$0.0080
25-29	\$0.0070
30-34	\$0.0085
35-39	\$0.0135
40-44	\$0.0215
45-49	\$0.0355
50-54	\$0.0795
55-59	\$0.1310
60-64	\$0.1995
65-69	\$0.2865
70-74	\$0.5230
75+	\$0.7360

How to calculate the semi-monthly premium:	
	<i>Example:</i> Employee salary of \$102,000
	Election of 3x salary
	50 years old
	$\$102,000 \times 3 = \$306,000$
	$\$306,000 / 1,000 = 306$
	$306 \times 0.0795 = \$24.33$ semi-monthly

Age reduction intervals:		
	Your Age:	Policy Reduction:
	65-69	35%
	70-74	55%
	75+	70%
Note: Each reduction is applied to the face value of your coverage. It is not cumulative.		

Child(ren) Life - \$5,000 or \$10,000	
Child(ren) (\$5,000)	\$0.08
Child(ren) (\$10,000)	\$0.16

Spouse / Domestic Partner Life	
Age Band	Rate per \$1,000 per Pay Period
<30	\$0.0145
30-34	\$0.0145
35-39	\$0.0145
40-44	\$0.0170
45-49	\$0.0255
50-54	\$0.0410
55-59	\$0.0665
60-64	\$0.1170
65-69	\$0.1920
70-74	\$0.2795
75+	\$0.4045

How to calculate semi-monthly premium for spousal coverage:	
	<i>Example:</i> Spouse: 46 years old, \$50,000 in coverage
	$\$50,000 / \$1,000 = 50$
	$50 \times 0.0255 = \$1.28$ semi-monthly

Supplemental Short-Term Disability	
Age Band	Rate per \$10 of Weekly Covered Benefit
<25	\$0.0870
25-29	\$0.0890
30-34	\$0.0900
35-39	\$0.0785
40-44	\$0.0715
45-49	\$0.0865
50-54	\$0.1060
55-59	\$0.1195
60-64	\$0.1210
65-69	\$0.1225
70+	\$0.1225

How to calculate the semi-monthly SSTD premium:	
	1. Divide annual salary by 1200 2. Multiply the result by the rate based on age 3. The result is the semi-monthly premium
Step 1:	<i>Example:</i> 50-year old earning \$102,000 =(102,000/1,200) =85
Step 2:	=85 x \$0.1060
Step 3:	=\$9.01 is the semi-monthly premium

Long-Term Disability	
Age Band	Rate per \$100 of Monthly Covered Payroll
<25	\$0.0165
25-29	\$0.0195
30-34	\$0.0310
35-39	\$0.0610
40-44	\$0.0880
45-49	\$0.1320
50-54	\$0.1890
55-59	\$0.2085
60-64	\$0.1815
65-69	\$0.1515
70+	\$0.1515

How to calculate the semi-monthly LTD premium:	
	1. Divide annual salary by 1200 2. Multiply the result by the rate based on age 3. The result is the semi-monthly premium
Step 1:	<i>Example:</i> 50-year old earning \$102,000 =(102,000/1,200) =85
Step 2:	=85 x \$0.1890
Step 3:	=\$16.07 is the semi-monthly premium